

I hereby certify that this correspondence is being hand delivered to Examining Group 3600 of the United States Patent and Trademark Office on January 13, 2004.

*Raymond A. Joao*  
Raymond A. Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO  
SERIAL NO. : 09/391,335  
FILED : SEPTEMBER 7, 1999  
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE  
BENEFITS AND/OR EMPLOYEE BENEFITS  
INFORMATION  
EXAMINER : A. KALINOWSKI  
GROUP : 3626

Mail Stop Technology Center 3600  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RECEIVED  
JAN 14 2004  
GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.97 and §1.98, Applicant respectfully requests that the documents listed on the attached INFORMATION DISCLOSURE STATEMENT BY APPLICANT form (Substitute for form 1449/PTO) (1 page) be made of record

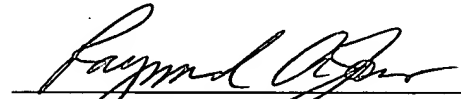
and be considered in connection with the examination of this application.

Copies of the cited references are submitted herewith.

Applicant respectfully submits that no fee is due with this Information Disclosure Statement as it is being filed within three months of the filing of, and before the mailing of a first Office Action on the merits in, the above-identified Continued Examination application.

Entry of this Information Disclosure Statement is respectfully requested.

Respectfully Submitted,



Raymond A. Joao  
Reg. No. 35,907

Encls.: - INFORMATION DISCLOSURE STATEMENT BY APPLICANT  
Form (Substitute for form 1449/PTO) (1 page)  
- Copies of sixteen (10) cited references  
- Return Receipt Postcard

January 13, 2004

Raymond A. Joao, Esq.  
122 Bellevue Place  
Yonkers, New York 10703  
(914) 969-2992